



***Regional Director's Actions Taken  
Under Delegation of Authority***

**For More Information Contact the  
Appropriate Regional Director or the Office  
of Public and Congressional Affairs  
(703) 518-6330**

# SUMMARY OF DELEGATED ACTIONS - NOVEMBER 1998

	CHARTER APPLICATIONS			SUMMARY OF FOM EXPANSIONS				
REGION	APPLICATIONS DISAPPROVED	APPLICATIONS APPROVED	POTENTIAL MEMBERS	NUMBER OF AMENDMENTS APPROVED	NUMBER OF FCU'S RECEIVING AMENDMENTS	NUMBER OF EXPANSIONS DENIED	POTENTIAL MEMBERSHIP INCREASE	CALENDAR YEAR TO DATE
I	0	0	0	3	1	0	635	128,916
II	0	0	0	6	2	1	157	74,280
III	0	0	0	0	0	0	0	60,901
IV	0	1	657	1	1	8	140	108,931
V	0	0	0	7	3	0	52,881	142,862
VI	0	0	0	6	1	0	70,000	85,458
TOTALS	0	1	657	23	8	9	123,813	601,348
	MERGERS							
REGION	NUMBER APPROVED	CONTINUING FED	CONTINUING STATE	MERGING FED	MERGING STATE	ASSETS MERGING FED	ASSETS MERGING STATE	
I	1	0	1	1	0	\$917,826	\$0	
II	3	2	1	3	0	\$2,401,747	\$0	
III	6	2	4	2	4	\$92,200,029	\$22,224,356	
IV	11	0	11	4	7	\$9,645,816	\$55,711,732	
V	2	0	2	0	2	\$0	\$21,105,724	
VI	1	0	1	1	0	\$1,999,579	\$0	
TOTALS	24	4	20	11	13	\$107,164,997	\$99,041,812	
	CHARTER CONVERSIONS		INSURANCE APPS FOR SCU's		INSURANCE CONVERSION - FED TO PRIVATE			
REGION	STATE TO FED	FED TO STATE	# OF APPS APPROVED	AMOUNT OF SHARES	NUMBER	ASSETS		
I	1/\$4,143,658	0/\$0	0	\$0	0	\$0		
II	0/\$0	0/\$0	0	\$0	0	\$0		
III	0/\$0	0/\$0	0	\$0	0	\$0		
IV	0/\$0	0/\$0	0	\$0	0	\$0		
V	1/\$21,006,902	0/\$0	0	\$0	0	\$0		
VI	0/\$0	1/\$520,366,543	0	\$0	2	\$40,835,744		
TOTALS	1/\$25,150,560	1/\$520,366543	0	\$0	2	\$40,835,744		

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - November 30,1998

CHARTER APPLICATIONS DISAPPROVED

Region	Date of Disapproval	Name and Location	Potential Members	Sponsor Support	Reason for Rejection
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CHARTER APPLICATIONS APPROVED

Charter No.	Region	Name and Location	Date of Approval	Potential Members	Sponsor Support
24614	IV	Gideon Waukegan, IL	11/9/98	657	Office space and supplies

Field of Membership: Members of the Gideon Missionary Baptist Church in Waukegan, Illinois.

FIELD OF MEMBERSHIP EXPANSIONS  
(POTENTIAL MEMBERSHIP OF 500 OR MORE)

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
	I				

SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

	Current Month	YTD
Number of Amendments Approved	3	17
Number of Federal Credit Unions Receiving Expansions	1	15
Potential Membership Increase	635	128,916
Number of FCU Requests Denied	0	0

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - November 30,1998

FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

Charter No.	Region II	Name and Location	Assets	Number of Members	Potential Membership Increase
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SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

	Current Month	YTD
Number of Amendments Approved	6	93
Number of Federal Credit Unions Receiving Expansions	2	42
Potential Membership Increase	157	74,280
Number of FCU Requests Denied	1	18
Number of FCU Requests Delayed	0	11

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - November 30,1998

FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

Charter No.	Region III	Name and Location	Assets	Number of Members	Potential Membership Increase
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SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

	Current Month	YTD
Number of Amendments Approved	0	14
Number of Federal Credit Unions Receiving Expansions	0	14
Potential Membership Increase	0	60,901
Number of FCU Requests Denied	0	1
Number of FCU Requests Deferred	1	72

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - November 30,1998

FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

Charter No.	Region IV	Name and Location	Assets	Number of Members	Potential Membership Increase
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SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

	Current Month	YTD
Number of Amendments Approved	1	20
Number of Amendments Not Approved	8	26
Number of Federal Credit Unions Receiving Expansions	1	19
Number of Potential Members Added	140	108,931

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - November 30,1998

**FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)**

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
2818	V	Holyoke Community Holyoke, CO	\$12,330,622	2,116	4,381
Field of Membership Addition: persons who live, work, worship or attend school in and businesses and other legal entities located in the low-income community of Chase County, Nebraska.					
7154	V	OK Members First Tulsa, OK	\$18,338,136	5,300	33,500
Field of Membership Addition: persons who live, work, worship or attend school in and businesses and other legal entities within the Tulsa Public School District's East Central High School boundaries: north side of 31st Street from Highway 169 to 21st Street, west on 21st Street to 97th East Avenue (Mingo Road) to Virgin Street, west on Virgin Street to Memorial Boulevard to A.T. & S.E. Railroad tracks, follow tracks to Sheridan Road, north on Sheridan Road to Bird Creek, south side of Bird Creek to 145th East Avenue, south on 145th East Avenue to Skelly Drive, Skelly Drive to 193rd East Avenue to Maple Street, Maple Street east to 201st East Avenue, south on 201st East Avenue to 21st Street, west on 21st Street to 193rd East Avenue, south on 193rd East Avenue to 31st Street, west on 31st Street to Highway 169.					
24613	V	Sand Springs Community Sand Springs, OK	\$21,006,902	5,105	15,000
Field of Membership Addition: persons who live, work, worship or attend school in and businesses and other legal entities located within the City of Sand Springs, Oklahoma; members of record as of November 4, 1998; and the usual.					

**SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS**

	Current Month	YTD
Number of Amendments Approved	7	67
Number of Federal Credit Unions Receiving Expansions	3	18
Potential Membership Increase	52,881	142,862
Number of FCU Requests Denied	0	16
Number of FCU Requests Delayed	4	36

# REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - November 30,1998

## FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
24326	VI	Chevron San Francisco, CA	\$310,067,057	34,602	70,000

Field of Membership: Employees and owners of those independent Chevron branded retail outlets, and those Chevron branded distributors, which are under contract to purchase Chevron petroleum products from Chevron Products Company who work in the United States, limited to the owners and employees of those outlets and distributors with 100 or less employees who are not eligible for primary membership with another occupational chartered credit union; employees and owners of the following independent Chevron branded retail outlets, and Chevron branded distributors, which are under contract to purchase Chevron petroleum products from Chevron Products Company who work at Alexander Oil Company in Sequin, TX; Berry-Hinkley Industries in Reno, NV; Big Little Stores, Inc. in Enterprise, AL; Buffalo Services, Inc. in Crosby, MS; C&R Distributing, Inc. in El Paso, TX; Conway Oil Company in Albuquerque, NM; Cummings Transfer Company in Albany, OR; Ewing Oil Company, Inc. in Hagerstown, MD; Happy Stores, Inc. in Destin, FL; Hill City Oil Company, Inc. in Vicksburg, MS; Mickeys' Enterprises, Inc. in Killeen, TX; Milo C. Cockerham, Inc. in Galax, VA; Nella Oil Company in Auburn, CA; Newcomb Oil Company in Bardstown, KY; Oscar Hornsly, Inc. in Lex, KY; Petroleum Products, Inc. in Belle WV; Redwood Oil Company in Santa Rosa, CA; Service Distributing Co., Inc. in Albemarle, NC; Walthall Oil Company in Macon, GA; Westex Investment Corp. in Uvalde, TX; and Woody's Enterprises, LTD in Wicenburg, AZ.

## SUMMARY OF FIELD OF MEMBERSHIP

	Current Month	YTD
Number of Amendments Approved	6	70
Number of Federal Credit Unions Receiving Expansions	1	18
Potential Membership Increase	70,000	85,458
Number of FCU Requests Denied	0	0
Number of FCU Request Delayed	0	0



REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - November 30, 1998

**MERGERS APPROVED**

Continuing Charter/ Insurance No.	Region	Name & Location of Continuing CU	Continuing CU Assets	Merging Charter/ Insurance No.	Name & Location of Merging CU	Merging CU Assets	Reason for Merger
67597	I	Monsanto Employees Springfield, MA	\$69,504,472	11759	Hamptonian Northampton, MA	\$917,826	Expand services
Continuing Field of Membership: (state-chartered) Employees and/or retirees of the Monsanto Company and/or affiliate or subsidiary companies and associations or such employees of the Monsanto Employees Credit Union and members of their immediate families. Merging Field of Membership: Employees and Electro-Optical Division of Kollmorgen Corporation who work in Northampton, Massachusetts; and other select employee groups.							
66158	II	Philadelphia Telco Trevose, PA	\$479,966,188	13211	UTO Phila Philadelphia, PA	\$482,247	Expand Service
Continuing FOM: Emps. of Bell Altantic Corporation and its subsidiaries, subsidiaries of AT&T, and other related groups in the telecommunications and print media industries; Merging FOM: Regular members of the United Tavern Owners Association of Philadelphia							
9898	II	Tribview Greensburg, PA	\$1,361,866	10264	VDN Tarentum, PA	\$1,834,985	Common Bond
Continuing FOM: Emps. of Tribune-Review Publishing Company in Greensburg, PA and its wholly-owned subsidiaries including Pittsburgh Direct, the Standard Observer/community News, The Blairsville Publishing Company, Leader Times, North Hills News Record, The Daily Courier, The Herald, The Valley Independent, Valley News Dispatch, and Western PA Printing Company; Merging FOM: Emps. of the Valley News Dispatch, North Hills News Record, and Western PA Company ( a.k.a. Western PA Printing Company), which are divisions of the Tribune-Review; Publishing Company; Contract haulers and carriers who regularly work for the above newspapers;							
16411	II	District Government Employees Washington, DC	\$23,521,078	4788	DC Unemplment Washington, DC	\$84,515	Common Bond
Continuing FOM: Emps of the district of Columbia Government or other employees paid by the DC Disbursing Officer, except employees of the District Board of education, District Board of Higher Education and the District Board of Voctional Education; Merging FOM: Employees of the District Unemployment Compensation Board of the District of Columbia;							
67332	III	Hollywood Municipal Employees Hollywood, FL	\$20,454,611	67848	Real Estate Professional Pembroke Pines, FL	\$3,364,338	Continued Services
Continuing FOM: Employees of the City of Hollywood, Florida Merging FOM: Licensed real estate professionals in Miami-Dade and Broward counties; employees of Data Management Associates in Pembroke Pines, Florida							

**MERGERS APPROVED - CONTINUE**

Continuing Charter/			Continuing CU	Merging Charter/	Name & Location	Merging CU	Reason for
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# REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - November 30, 1998

Insurance No.	Region	Name & Location of Continuing CU	Assets	Insurance No.	of Merging CU	Assets	Merger
11322	III	Texaco Employees Doraville, GA	\$27,392,098	66902	Texaco Emp. CU Inc. Chesapeake, VA	\$480,583	Continued Services

Continuing Field of Membership: Employees of Texaco, Inc., and its wholly-owned subsidiary, Texaco Chemical Company, employees of joint venture Equilon Enterprises, Inc., Enquiva Services and Equiva Trading Company; Employees under supervision of Motive Enterprises headquartered in Houston, Texas, working in TN, VA, AL, FL, GA, MS, NC, SC, AR and LA, except members of Texaco CU in Norfolk VA.  
Merging Field of Membership: Employees of the eastern Seaboard of Texaco, Inc., working out of Norfolk, VA.

67343	III	Tampa Tribune Tampa, FL	\$927,022	11240	Bay Gulf Tampa, FL	\$81,384,360	Expand FOM
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Continuing Field of Membership: Employees of Tampa Tribune, WFLA, Inc., Gulf Coast Media Group, And Sunbelt Publishing Co. in Tampa, FL.  
Merging Field of Membership: Employees of the U.S. Government who work in Hillsborough, Pinellas, Polk, Manatee, Sarasota, Lee, Pasco or Hernando Counties, FL, members of several chapters of the National Association of Retired Federal Employees in the Tampa area; employees of approximately 160 select groups and three Veteran's Service Organizations in Orlando, St. Petersburg and Tampa, FL.

24438	III	Reynolds Carolina Winston-Salem, NC	\$467,412,383	60756	Carolina Medcredit Winston-Salem, NC	\$17,925,788	Expand Services
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Continuing Field of Membership: Employees of RJ Reynolds Tobacco Company, Winston-Salem, NC< and various subsidiary and affiliated companies, located in NC, PA, IN and NJ; employees of 10 select groups in the credit union's service area.  
Merging Field of Membership: Employees of Carolina Medicorp, Inc., and its subsidiaries and affiliated companies and 36 select groups located in Forsyth county, NC.

60484	III	Associated & Federal Empl. Atlanta, GA	\$479,951,290	67540	Atlanta Cooperative Credit Assn. Atlanta, GA	\$453,647	Continued Services
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Continuing Field of Membership: Employees of numerous government agencies in the Southeastern United States; employees of numerous select groups in the credit union's service area, mainly Atlanta, GA.  
merging Field of Membership: People who live in the state of Georgia.

61260	III	SCBH Columbia, SC	\$5,262,490	17716	Richland Memorial Hospital Columbia, SC	\$10,815,669	Continued Services
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Continuing Field of Membership: Employees of Palmetto Health Alliance and employees of the General Board of the SC Baptist Convention who work in Columbia, SC.  
Merging Field of Membership: Employees, doctors and staff of Richland Memorial Hospital in Columbia, SC and of Fairfield Memorial Hospital in Winnsboro, SC; employees of Hospital Services, Inc., and of the SC Medical Association in the Columbia, SC area.

## MERGERS APPROVED - CONTINUE

Continuing Charter/ Insurance No.	Region	Name & Location of Continuing CU	Continuing CU Assets	Merging Charter/ Insurance No.	Name & Location of Merging CU	Merging CU Assets	Reason for Merger
60041	IV	United Chicago, IL	\$83,015,056	22025	Johnson products Co., Inc. Emp Chicago, IL	\$357,061	Sponsor Sold

# REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - November 30, 1998

Continuing Field of Membership: Members of the Chicago Teachers Union in Chicago., Illinois; and sveral selected employee groups.

Merging Field of Membership: Employees of the Johnson products Co., Inc., in Chicago, Illinois.

68215	IV	Corporate America Family Elgin, IL	\$306,610,900	67400	Davis Employees Credit Association Thomasville, GA	\$1,753,457	Expand Services
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Continuing Field of Membership: Employees of GTE Communications Systems, or its wholly owned subsidiaries, who work in various locations.

Merging Field of Membership: Employees of davis Water and Waste Industries, Inc., in Thomasville, Georgia.

68215	IV	Corporate America Family Elgin, IL	\$306,610,900	66090	Stone 360 Employees Chicago, IL	\$539,100	Sponsor Sold
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Continuing Field of Membership: Employees of GTE Communications Systems, or its wholly owned subsidiaries, who work in various locations.

Merging Field of Membership: Employees of the Stone Container Corporation, in Chicago, Illinois.

68215	IV	Corporate America Family Elgin, IL	\$306,610,900	2123827	Sulligan USA Employees Northbrook, IL	\$2,123,827	Expanded Services
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Continuing Field of Membership: Employees of GTE Communications Systems, or its wholly owned subsidiaries, who work in various locations.

Merging Field of Membership: Employees of Culligan USA, in Northebrook, Illinois.

61503	IV	E&A Marysville, MI	\$97,811,781	7218	United Community Fort Gratiot, MI	\$8,170,323	Expanded Services
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Continuing Field of Membership: 96 select employee groups in the St. Clair and Sanilacc Couties, in Michigan,

Merging Field of Membership: Persons who live or work in Clyde, for rand, Kimball,and Port-Huron Townships in St. Clair County Micigan

62237	IV	Dearborn Municipal Dearborn, MI	\$6,986,967	6720	R-M Employees Dearborn heights.,	\$909,183	Sponsor Downsiing
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Continuing Field of Membership: Government employees of te City of Dearborn, Michigan.

Merging Field of Membership: Employees of BASF who work in Grand Rapids and Detroit, MI.

## MERGERS APPROVED - CONTINUE

Continuing Charter/ Insurance No.	Region	Name & Location of Continuing CU	Continuing CU Assets	Merging Charter/ Insurance No.	Name & Location of Merging CU	Merging CU Assets	Reason for Merger
63289	IV	Motor City Co-Op Clinton Township, MI	\$86,161,815	63744	BSC Heath Care St. Charir Shore, MI	\$3,960,967	Sponsor closed

Continuing Field of Membership: Members of the Motor City consumer cooperative and several select employee groups.

Merging Field of Membership: Employees of the BSC health Care Services.

# REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - November 30, 1998

64880	IV	Redford Township Community Redford, MI	\$53,012,730	61883	Livonia Community Livonia, MI	\$44,886,314	Expanded services
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Continuing Field of Membership: Persons who reside or work in the Township of Redford, in Wayne County, Michigan.

Merging Field of Membership: Person who reside or work in the City of Livonia, Michigan

64056	IV	County Clayton, MO	\$13,044,440	2304	Central States St. Louis, MO	\$209,249	Decreasing Membership
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Continuing Field of Membership: Employees of St. Louis County, Missouri.

Merging Field of Membership: Employees of the Central Staes Paper & Brag Company in St. Louis, Missouri.

66794	IV	Green Bay Foods Green Bay, WI	1,472,660	66793	Diana Employees Green Bay, WI	\$1,187,178	Sponsor closing
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Continuing Field of Membership: Employees of Dean's Pickle & Specialty Co., Integrated Community Services, Inc., Pomps Tire and Recap Service, Inc., GoodHumer-Breyers Ice Cream Company, Inc., Western Lanes, Rock Garden Supper Club, and Comfort Suites of Green Bay, Wisconsin.

Merging Field of Membership: Employees of the Diana Manufacturing Company, who work in Green Bay, Wisconsin.

67184	IV	Fort Community Fort Atkinson, WI	57,280,965	66795	Whitewater Community Whitewater, WI	\$1,260,889	Expanded services
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Continuing Field of Membership: Employees of Moe Light Division, Thomas Industries, Inc.; Persons residing in or employed in Jefferson County; the cities of Fort Atkinson, Watertown, Cambridge, and Whitewater, Wisconsin; and the township of Koshkonong, Wisconsin.

Merging Field of Membership: Employees of Hawthorn Melody Farms Dairy of Wisconsin, Inc.; Persons residing or employed in Milton, Lima, Harmony, and Johnstown townships, Rock County; Koshkonong, Cold Spring, Hebron, and Palmyra townships, Jefferson County; and Whitewater, LaGrange, Sugar Creek, and Richmond townships, Walworth County, Wisconsin.

## MERGERS APPROVED - CONTINUE

Continuing Charter/ Insurance No.	Region	Name & Location of Continuing CU	Continuing CU Assets	Merging Charter/ Insurance No.	Name & Location of Merging CU	Merging CU Assets	Reason for Merger
60148	V	Anoka Hennepin Coon Rapids, MN	\$26,762,000	64847	Northwestern Drug Company Emp Minneapolis, MN	\$210,418	Lack of sponsor support

Continuing Field of Membership: employees of Anoka-Hennepin School District #1, Federal Hoffman Corp., Epiphany Church and School, the City of Coon Rapids, Mate Punch & Die, Command Corp., Graco, Inc., and the usual.

Merging Field of Membership: employees of F. Dolman Company and the usual.

62965	V	Financial Plus West Des Moines, IA	\$25,448,823	63889	Telco Community Des Moines, IA	\$20,895,306	More/better services.
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## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - November 30, 1998

Continuing Field of Membership: persons who live or work in Polk County and contiguous counties in Iowa as well as four groups.

Merging Field of Membership: persons who live or work in Polk County and contiguous counties in Iowa as well as five groups.

67876	VI	Yakima Valley Yakima, WA	\$102,199,316	6066	Del Monte Northwest Yakima, WA	\$1,999,579	More/better services.
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Continuing Field of Membership: N/A - State Chartered.

Merging Field of Membership: Employees of Del Monte who work in Washington and Oregon; employees of the Alaska Packers Association who work in Blaine, Washington.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - November 30, 1998

CHARTER CONVERSIONS - FEDERAL TO STATE

Charter Insurance No.	Region	Name and Location	Assets	Reasons
13767/68383	VI	Technology San Jose, CA	\$520,366,543	FOM restriction

INSURANCE APPLICATIONS APPROVED FOR STATE-CHARTERED CREDIT UNIONS

Certificate No.	Region	Name and Location	Date Insured	Shares
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INSURANCE CONVERSIONS - FEDERAL TO PRIVATE

Certificate No.	Region	Name and Location	Date of Action	Assets	Other Insurance
07348/97065	VI	Coastline Community Long Beach, CA	11/2/98	\$35,822,752	ASI
63847/97066	VI	St. Joe Valley St. Maries, ID	11/20/98	\$5,012,992	ASI

CHARTER CONVERSIONS - STATE TO FEDERAL

Charter Insurance No.	Region	Name and Location	Assets	Reasons
67885/24615	I	Medford Municipal Employees Medford, MA	\$4,143,658	Governed by one regulatory body.
24613	V	Sand Springs Community Sand Springs, OK	\$21,006,902	State of OK cannot grant community charters